

**Testimony of Jeb Bush**  
**Governor of the State of Florida**  
**Before the**  
**House Committee on Homeland Security**

**“Federalism and Disaster Response: Examining the Roles and Responsibilities of Local, State, and Federal Agencies”**

**October 19, 2005**

Thank you, Mr. Chairman and distinguished Members of the Committee for allowing me to speak before you today. I appreciate the opportunity to share with you some of Florida's learned lessons with emergency management and also provide you with some thoughts on how the federal response system could be enhanced.

Florida learned a hard lesson about response and recovery after Andrew, a Category 5 hurricane, which stormed through South Florida in August of 1992. Hurricane Andrew was the most destructive of hurricanes in the United States. It was responsible for many deaths and caused \$26.5 billion in damages. That catastrophic storm was a wake-up call for all Floridians.

The improvements and investments made in the years since Andrew are the reason Florida was able to effectively respond to seven hurricanes and three tropical storms affecting our state in the past 14 months (Hurricanes Charlie, Frances, Ivan, Jeanne, Dennis, Katrina, Rita and Tropical Storms Bonnie, Ophelia, Tammy) and is able to help our neighboring states in their time of need. We continue to learn lessons from our experiences and improve our system after each disaster.

This is why I can say with certainty that federalizing emergency response to catastrophic events would be a disaster as bad as Hurricane Katrina. The current system works when everyone understands, accepts and is willing to fulfill their responsibilities. Florida's system can be successful in states throughout the nation, without the federal government stepping on state's rights.

In fact, when local and state governments understand and follow emergency plans appropriately, less taxpayer money is needed from the federal government for relief. Cities, counties, states, the federal government and we as Americans need to accept responsibility for these disasters and learn our lessons. More importantly, if we do not apply the lessons learned to future disasters, the problems will continue to snowball and the disasters will become more costly – in the number of lives and the number of dollars.

### **Lesson learned: the bottom-up approach yields the best results.**

Just as all politics are local, so are all disasters. The most effective response is one that starts at the local level and grows with the support of surrounding communities, the state and then the federal government. The bottom-up approach yields the best and quickest results – saving lives, protecting property and getting life back to normal as soon as possible.

Craig Fugate, our able Director of Emergency Management, says, "Response can be quick, cheap or perfect – pick one." Florida invests substantial funding in planning and training for disasters so our response is as efficient as it can be when preparing for the unknown. But when a disaster strikes, our focus is on speed. Our goal is to respond quickly to needs of our citizens. Because our cities and state have a solid plan in place, our response capabilities are able to better serve our residents.

Although we remember a lot of destruction and damage from last year's unprecedented hurricane season, we also remember how Floridians united and worked as a team to overcome a crisis. County emergency directors, law enforcement officers and first responders remained on

the job even after losing their own homes. After each storm, many of our doctors, nurses and health care workers left their own families to care for the hundreds of displaced residents in general and special needs shelters. Despite the impact the storms had on their own homes and families, these selfless individuals gave security, comfort and care to others in a time of need. Throughout all the storms, I was proud to be governor and witness first-hand how the worst of times brought out the best in Floridians.

The current emergency response system plays to the strengths of each level of government. The federal government cannot replicate or replace the sense of purpose and urgency that unites communities working to help their families, friends and neighbors in the aftermath of a disaster. If the federal government removes control of preparation, relief and recovery from cities and states, those cities and states will lose the interest, innovation and zeal for emergency response that has made Florida's response system better than it was a decade ago.

Local officials should be responsible for emergency management; however, the federal government also plays an important role. The Federal Emergency Management Agency (FEMA) should serve as a conduit to the tremendous resources available at the federal level. For example, communities may not have the expertise or wherewithal to provide temporary housing to thousands of displaced residents. It makes sense for FEMA to coordinate a temporary housing plan that can be implemented anywhere a disaster may happen in our country.

The federal government is capable of providing access to equipment, manpower, programs and funds to meet the large, but temporary needs created by a catastrophic disaster. FEMA can also provide an invaluable service to state and local communities by coordinating the federal response to disasters. Knowing where to get help, especially in the maze of the big federal bureaucracy, ensures quick and effective results in the impacted area.

### **Lesson learned: a successful response depends on teamwork and a clear command structure.**

Florida's emergency response team is made up of numerous agencies at all levels of government, charitable and faith-based organizations and private sector businesses. Members of the Florida National Guard and state law enforcement officers work side-by-side with local policemen and firemen. Volunteers with the Red Cross and Salvation Army join local community organizations, volunteer groups and churches, synagogues and mosques to provide aid and comfort to those in need. Hospitals, nursing homes and power companies are among the many business partners in our disaster planning, response and recovery. Once a storm is forecast for landfall in Florida, these groups put their disaster response-and-recovery plans into high gear.

Florida's team is led by a unified command, a partnership between the state and federal government to coordinate efforts, share resources, make decisions and provide direction with one voice. During a disaster, I designate Craig Fugate, Director of Emergency Management, to serve as the chief coordinating officer of our state response. I delegate statutory authority to him so he can do his job effectively and report directly to me. He works with all of the agencies in a way that fosters respect and loyalty. Perhaps more importantly, his colleagues, even those who may technically "outrank" him in our state bureaucracy, understand his role and support our mission as a team.

Last year, FEMA designated Bill Carwile as the chief federal coordinating officer. Together, Craig and Bill, and all the officials from local offices to federal offices, worked as one, unified team and as a result, did a phenomenal job helping the people of Florida.

**Lesson learned: local and state governments that fail to prepare are preparing to fail.**

Natural disasters are chaotic situations. But with proper preparation and planning, it is possible – as we in Florida have proved – to restore order, quickly alleviate the suffering of those affected, and get on the road to recovery. In Florida, we plan for the worst, hope for the best and expect the unexpected.

Because critical response components are best administered at the local level, planning for disasters and emergencies also begins at the local level. In Florida, each county and municipality has a plan that covers every aspect of emergency management – before, during and after a disaster. Our year-round planning anticipates the needs and challenges of each community – well before a storm makes landfall.

To ensure an efficient evacuation, plans to reverse traffic along major interstates, called contra-flow, have been developed and modeled where feasible. Shelters that provide medical care for the sick and elderly take reservations long before a storm starts brewing. Since 1999, Florida has been successful in reducing the deficit of hurricane shelter space by more than 50 percent. Twelve Florida counties now demonstrate a surplus of public hurricane shelter space. Due to retrofitting existing schools and public facilities, capacity within shelters is approximately 764,170 and by next year, shelter capacity will grow to 816,778 spaces.

Practicing the plan is also important. We hold several statewide tabletop exercises a year to test the plan under different scenarios and most local governments do the same. Our first responders meet annually at the largest hurricane conference in the country to share new and innovative ways to respond to emergencies. Since Hurricanes Katrina and Rita, emergency managers from Broward, Miami-Dade, and the Tampa region have briefed federal officials and me, reviewed plans, and identified ways to improve our local and state response system. After each storm, wildfire, drought, flood, other disaster or exercise, we hold a “hotwash” to discuss what went right and wrong. This is an important part of the cycle that continually allows us to improve.

**Lesson learned: a successful response requires strong communication and coordination.**

When a serious storm threatens our state, the State Emergency Operations Center, the National Hurricane Center, regional weather services, state agencies and county emergency managers conduct numerous conference calls to share information, identify needs and plan the response. To ensure people get out of harm’s way in a safe and orderly manner, counties coordinate with each other and issue evacuation orders in phases. Additionally, some counties provide shelters for other counties.

Communicating with the public is also important before a storm is forecast and after a storm makes landfall. One of the messages we frequently tell Floridians is that a storm is not just a skinny black line on the hurricane tracking map, meaning hurricanes do not only affect a small forecasted area, but a very vast area, so all residents need to be prepared. In communicating this and other messages, people listen and heed the directions of their trusted leaders. Providing accurate information immediately before and after a storm reassures citizens that its government is responding to their plight.

### **Lesson learned: the state needs to support – not supplant – local efforts.**

The leadership of the Florida state government meets regularly as a team to ensure each agency has an emergency response plan that can be executed in the event of a disaster. Each agency plays a role in preparing, responding and mitigating disasters.

Florida's Department of Health, in coordination with federal, state and local officials, mobilize the Disaster Medical Assistance Teams (DMAT) to provide medical care in the aftermath of the storm. Our Department of Health also works together with the Department of Elder Affairs to ensure special needs shelters are open and prepared to care for Florida's most vulnerable citizens. Following the storm, our healthcare agencies work together to transition patients, veterans and the elderly from shelters to stable, long-term care facilities.

The Agency for Health Care Administration works with hospitals, nursing homes and assisted living facilities to assist in evacuation and relocation of sick and injured patients. The agency allows pharmacies to refill prescriptions early to ensure residents, including those on Medicaid, have medication to treat chronic illnesses such as diabetes, hypertension and heart conditions.

Natural disasters can be very stressful events, causing high levels of anxiety and depression, and an increase in spouse and child abuse. The Department of Children and Families created Project Hope, and collaborated with FEMA and community-based organizations, to provide short-term crisis counseling to those affected by the hurricanes. We also expanded the state's *Violence Free Florida* campaign to develop and distribute domestic materials to organizations involved in the relief and recovery efforts. We asked government agencies, corporate and business leaders, professional associations and other organizations to establish or renew their "no tolerance for domestic violence" policies.

Florida's Department of Transportation lifts restrictions on weight limits for trucks so supplies can get where they are needed quickly. Immediately after the storms, transportation officials work with local officials to clear debris and reopen roads. Thanks to the speedy efforts of the Department and its contractors, travel and commerce returned to the Interstate 10 Bridge within three weeks after Hurricane Ivan washed out dozens of the massive spans that connect Pensacola to the rest of Florida and provide a critical transportation link across the nation from California to Jacksonville, Florida.

The Department of Environmental Protection works with power companies to restore electricity to critical facilities, hospitals, schools, homes and businesses, as well as the impacted

areas as quickly as possible. The Department works closely with petroleum companies and our neighboring states to maintain fuel supplies before the storms along major evacuation routes and after the storms for emergency response vehicles. Fuel distribution is based on the region's priorities and is replenished as quickly as possible.

Hurricanes impact every aspect of a community and we work quickly for individuals to have a return to normalcy. Education is a top priority in Florida, and it remains that way even when a hurricane makes landfall. Children attending school is a leading indicator of recovery. Officials with the Department of Education help county school superintendents reopen schools quickly. Last year, after many school bus drivers lost their homes and could not immediately return to work, the Florida National Guard stepped in and drove Florida's children to school.

Florida's Agency for Workforce Innovation had its personnel on the ground shortly after last year's disasters to offer unemployment assistance to people who lost jobs from the storms. Through their mobile one-stop centers they were able to bring assistance to the impacted areas to help claims be processed from impacted businesses. They were also able to provide job training and placement for workers whose employment was affected by the storms.

Florida's Small Business Emergency Bridge Loan Program provides funds for small businesses to make repairs, replace inventory and reopen for business quickly. Obtaining a loan through the U.S. SBA and waiting for an insurance claim to be processed can often be a slow process. These short-term, no interest loans are intended to "bridge the gap" between the impact of a major catastrophe and when a business has received insurance proceeds and secured other more long-term financial resources. These loans are critical to keeping businesses open and Floridians working while a company makes arrangements for more long-term financing. Florida has made approximately \$50 million available for this loan program for the 2004-2005 hurricanes. Historically the repayment rate has been approximately 90 percent.

Officials with our Secretary of State supported local Supervisors of Elections to ensure counties that lost all or many of their polling places could participate in the primary election held 18 days after Hurricane Charley tore through Southwest Florida.

We also learned that government cannot respond alone. During last year's hurricanes, the generous outpouring of support from the private sector filled the gaps left by government. The Florida Hurricane Relief Fund, established after the first storm, raised and spent more than \$20 million on relief efforts that could not be met by other volunteer, federal, state or local agencies.

### **Lesson learned: investing in the right tools enhances response capabilities.**

As the world learned from Katrina, receiving and providing accurate and timely information is essential to a successful response. Good intelligence about what is happening on the ground allows emergency managers to make decisions about what resources are needed and where they are needed most. Technology can improve our ability to share information when the electricity, phones and cell towers go out.

Last year, Florida invested in a uniform statewide radio system that allows state and local first responders to communicate with each other during a crisis – regardless of the kind of radio system or frequency they use. Today, more than 200 local public safety dispatch centers in all 67 of Florida’s counties are equipped to connect first responders and law enforcement even if the radio systems they use on a daily basis are not compatible. Simultaneous conversations can be established quickly and seamlessly on a private network without disruption to normal operations.

Technology, such as Global Positioning Systems (GPS) and mapping software, can improve our preparation and response in other ways. Identifying the likely path of storm surge and testing the impacts of wind speed on buildings provides a sound, scientific basis for evacuation plans. Knowing who needs to evacuate – as well as who does not – can greatly improve disaster planning, especially in large urban areas. The size of the evacuated population impacts nearly every aspect of emergency preparation, response, and recovery, such as managing traffic and gas supplies, ensuring adequate shelters, and even anticipating potential damage to accelerate recovery.

### **Lesson learned: prepared citizens make the difference.**

All Floridians play a role in preparing, responding and recovering from disasters. Before hurricane season starts, we encourage our residents to create a family disaster plan based on where they live and the survivability of their homes. Citizens know if the order comes from their local officials to evacuate, they may only need to travel tens of miles rather than hundreds of miles. Citizens that don’t need to evacuate – those that can safely shelter in place – are urged to secure their homes against potential damage and gather water, non-perishable food and necessary supplies to last them at least three days. This year, I partnered with the Federal Alliance for Safe Homes Inc. (FLASH), a non-profit organization, to develop a public service campaign in English and Spanish aimed at educating homeowners about the correct way to board up their homes against the high winds of a hurricane. Additionally, to encourage our citizens to prepare for hurricane season this year, Florida suspended the state sales tax for 12 days on disaster supplies, such as flashlights, batteries and generators.

Individuals must also plan for the financial impacts of a catastrophic natural disaster, especially with regard to insurance. Last year, we enacted a law that simplifies homeowners’ insurance policies. Florida requires insurance companies to offer plain language policies with financial disclosures and a checklist of what is – and is not – covered by their policy. Florida also requires companies to offer policies that replace the actual value of the home rather than the amount of the mortgage. This provision is especially important in our fast growing state where property values are increasing by double digits annually.

After Hurricane Andrew in 1992, the private reinsurance industry abandoned Florida. In response to this void, Florida established the Florida Hurricane Catastrophe Fund, which requires insurance companies to purchase reinsurance from the fund for protection against major disasters. Private insurance would not exist in Florida today without our established state catastrophe fund.

After last year's hurricanes, insurance companies received more than \$3.6 billion from the Catastrophe Fund, stabilizing the Florida market and cushioning the impact of \$21 billion in insurers' losses from the 2004 hurricane season by pooling the catastrophic risk of hurricanes in Florida.

By providing reliable, affordable protection against catastrophic losses to insurers doing business in Florida, only one company went bankrupt from the most devastating hurricane season in our state's history. In contrast, after Hurricane Andrew, at least nine insurers were rendered insolvent as claims mounted. Others left the market altogether.

Those who prepare for a storm, by gathering their documents, protecting their home, stocking extra food, water, medication and other supplies and sheltering properly in place or evacuating in the proper amount of time, are better prepared to successfully overcome the impacts of a storm than those who are unprepared.

### **Lesson learned: innovation born from disasters can improve daily operations.**

Last year, more than a million Floridians needed immediate access to public assistance. As a result, our Department of Children and Families launched a web based emergency system for people to apply and receive certain benefits, including food stamps. ACCESS Florida (Automated Community Connection to Economic Self-Sufficiency) is now a model for the nation.

Automating the application system enabled the state to quickly provide \$161 million in disaster aid to 1.3 million people in 27 Florida counties. These innovations were so successful they became the cornerstone of ACCESS Florida and optimized the Department's efforts to modernize and improve the everyday delivery of public assistance for all Floridians. The new system saves taxpayer dollars while providing greater access and better service to the public.

### **Lesson learned: good plans can always be improved.**

Florida has made great strides in our hurricane response; however, no system is perfect. Each day we continue working to address needs, vulnerabilities and areas of weakness in our communities and states.

Last year, we learned we could not wait until after the storm made landfall to launch our relief mission. Trucks of ice, water and food need to be ready to roll into impacted areas as soon as the skies clear and the winds die down. To further improve the system, we needed to know in advance where to deliver these critical commodities. This year, the state developed criteria and standard layouts for distribution sites to provide maximum throughput of supplies. The true measure of success is a strong logistics system that gets much-needed products off the trucks and into the hands of those affected as quickly as possibly.

Using this guidance along with geography and population, counties pre-determined locations for these "points of distribution" or PODs. Depending on where a storm makes landfall



and damage to the location, counties can activate one or more of these PODs within 24 hours of landfall.

This year, we identified three priorities for improvement. First, continuing to improve evacuation plans to ensure we move our vulnerable population out of harm's way. This includes those with disabilities, the elderly and medically dependent residents. Second, we must continue to improve upon our communication by ensuring sign language interpreters are available for our hearing-impaired community and translators are available for our Spanish and Creole speaking citizens. Third, we need to provide options for Floridians with pets. Families are hesitant to seek shelter if they cannot bring their pets with them. Providing alternatives ensures they evacuate when the order comes.

Florida will continue building on lessons learned and will not accept the status quo. We have a responsibility to continue improving our response and recovery efforts as Florida continues to grow.

### **Lesson learned: Washington needs to improve FEMA's response capability.**

Just as we have a role in preparing and responding to all hazards, the federal government also has a responsibility to understand and tailor its role to meet the needs of impacted states. As I have said, the State of Florida is very appreciative of the federal response that flows through FEMA to assist Floridians and our communities. It is important to note, if Florida had not prepared last summer, it would have looked like FEMA had not prepared. However, there are lessons learned from our shared experiences of the last 14 months that can enhance the agency's effectiveness.

I do not have a preference on whether FEMA is an independent agency or remains part of the Department of Homeland Security, however, when a disaster is declared, the FEMA director should report directly to the President, just like Craig Fugate, Florida's Director of Emergency Management, reports directly to me.

The divisions within FEMA that handle preparation, response, recovery and mitigation comprise a complete cycle of disaster. These four components need to be managed together as one unit. FEMA's logistics program is broken and needs to be fixed. For example, to move one truck of ice last year, FEMA officials in Florida had to send a request to the regional office in Atlanta, who wrote a separate contract for each leg of the trip, who then sent it to the trucking company, who then sent it to the trucker on the ground in Florida. Having a strong tracking system that shows where trucks are, what they are carrying and when they will arrive at the destination is crucial. The process needs to be faster, more efficient and more direct.

In terms of housing, last year, the program was slow to start because we could not gauge demand. FEMA needs a better plan to anticipate, identify and meet the housing demand. The current system requires several telephone interviews, which lack efficiency for someone who lost their home, is staying with friends, without cell phone coverage or needs to provide a "call back number."

The joint FEMA-Florida Long-Term Recovery office, ably led by Scott Morris, can serve as a model for the nation. The structure provides consistency in processing the volumes of paperwork for reimbursement. In the nine months before the Long-Term Recovery office opened in Florida, we were reimbursed for less than \$600 million of the billions we spent as a result of the 2004 hurricanes. In less than five months, the Long-Term Recovery team has brought more than 90 percent of eligible dollars to the state, totaling almost \$2 billion. The average dollars sent to Florida per day have seen a near seven-fold increase and the office has written 100 percent of project worksheets for all 67 counties, while taking on three additional storms this season.

Eligibility standards for financial assistance should be uniform across the nation. Aid to governments should be based on the impact to the community, not the size of the state. Currently, disasters need to meet a certain per capita cost statewide to meet eligibility requirements for financial assistance to repair and replace infrastructure. This process penalizes small communities in large states. Because of our size, damage from Katrina did not meet the threshold for program. Had the same amount of damage occurred in a state the size of Rhode Island, those citizens would have received aid. Additionally, once a state meets the threshold, then all of the damage becomes eligible. Lowering the threshold to one standard amount and requiring cities and states fund a certain level of repair – like an insurance deductible – might be a better approach.

Rules should promote personal responsibility. Under the current process, two neighbors can both lose their homes in a hurricane. Both are homeless and both need help. Neighbor One demonstrated personal responsibility and acquired insurance to protect his home and business, making him ineligible for timely federal assistance. Neighbor Two neglected to purchase insurance, but is eligible for as much as \$26,000 in cash assistance, a travel trailer for six months and maybe even a mobile home for a year and a half. To us, both people need help. In the eyes of FEMA, only the neighbor who did not prepare receives immediate help. The system assumes insurance companies will be able to settle claims quickly, which we learned from last year is not always possible. This needs to change.

Rules should also promote responsible governing by providing incentives for governments to invest in preparation. Right now, the federal government provides a minimum of a 75 percent match for response and recovery. To provide incentives for upgraded emergency management capabilities and investment in preparedness, perhaps an 85:15 percent match would be more appropriate. Additionally, the federal government should not bail out communities that make poor planning decisions, have inadequate building codes and fail to invest in emergency management.

Removing debris is a tremendous cost and can place a huge financial burden on communities. The debris left in Florida after last year's storms was enough to completely fill, and then pile a mile high, five of Florida's largest football stadiums. The rules for reimbursing debris removal from private property need to be clear and applied consistently.

## **Conclusion**

I am proud of the way Florida has responded to the hurricanes. Through the congressionally approved Emergency Management Assistance Compact, 725 first responders from 35 states aided Florida after the storms last year. This year, the Compact allowed Florida to provide much-needed relief to our neighboring states. Within hours of Katrina's landfall, Florida began deploying more than 3,700 first responders to Mississippi and Louisiana. Today, hundreds of Florida National Guardsman, law enforcement officers, medical professionals and emergency managers remain on the ground in affected areas. Along with essential equipment and communication tools, Florida has advanced more than \$100 million in the efforts, including more than 5.5 million gallons of water, 4 million pounds of ice and 934,000 cases of food to help affected residents.

Steve, a resident from Diamondhead, Mississippi, summed it up best. He wrote, "The first responders I remember were Florida State Troopers. They have been nothing less than awesome. They brought us water, ice, food and most important, they brought truck loads of compassion, understanding and a wonderful attitude."

As you develop plans to improve our nation's emergency management system, I ask that you consider Florida's three guiding principles in emergency response. Our team knows them as Craig's Rules:

1. Meet the needs of the victims.
2. Take care of the responders.
3. See Rule 1.

Rather than assume everything should be done at the federal level, our nation is much better off holding localities to higher expectations and improving FEMA. Taking away Florida's ability to respond takes away our passion for creativity and service that makes us good first responders.

Before Congress considers a larger, direct federal role, it needs to strengthen areas within FEMA and hold communities and states accountable for properly preparing for the inevitable storms to come.

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